

ABSTRACT

The present invention generally relates to a single transaction account identifier that can be used for in transactions with one of multiple transaction accounts. The method includes one or more of the following steps: establishing at least two transaction accounts, wherein the transaction accounts are respectively associated with transaction account identifiers; receiving, at a transaction processing system, a common account identifier; recognizing the common account identifier as being associated with more than one account; and determining, which of the at least two transaction accounts to access for processing the transaction. The determining step may be based on selection criteria and the selection criteria may be modified by a user. One of the first and second transaction account identifiers may be forwarded to the respective first and second transaction accounts based on the determining step; and the transaction may be processed via the selected transaction account.